

# United States Bankruptcy Court

Eastern District of Michigan

Case No. 13-32994-dof

Chapter 7

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cheryl L Silvers  
3208 W Bath Rd  
Perry, MI 48872

Social Security / Individual Taxpayer ID No.:

xxx-xx-3598

Employer Tax ID / Other nos.:

## DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

### IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 12/4/13

Daniel S. Opperman.Flint  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Eastern District of Michigan

In re:  
Cheryl L Silvers  
Debtor

Case No. 13-32994-dof  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0645-4

User: ktrio  
Form ID: bl8

Page 1 of 2  
Total Noticed: 23

Date Rcvd: Dec 04, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2013.

db  
22335701 +Cheryl L Silvers, 3208 W Bath Rd, Perry, MI 48872-8103  
22335704 +CITI BANK of South Dakota, P.O. Box 6500, Sioux Falls, SD 57117-6500  
22335705 +FLint Clinical Path, P.O. Box 321456, Flint, MI 48532-0025  
22335706 G.E. CAPITAL CONS CARD CO, PO BOX 9001557, LOUISVILLE, KENTUCKY 40290-1557  
22335706 +Ge Money Bank, 8875 AERO DR STE 200, San Diego, CA 92123-2255  
22335711 +Memorial Medical Associates, P.O. Box 456, Owosso, MI 48867-0456  
22335713 +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
22335716 ++RUSSELL COLLECTION AGENCY, PO BOX 7009, FLINT MI 48507-0009  
(address filed with court: RUSSELL COLLECTION, G3285 VAN SLYKE RD, FLINT, MI 48507)  
22335715 +Red Cedar Ent And Au, 301 N CLINTON AVE, Saint Johns, MI 48879-2513  
22335720 +UNITED COLLECT BUR INC, 5620 SOUTHWYCK BLVD STE, TOLEDO, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

22335698 +E-mail/Text: june@ar-s.net Dec 04 2013 22:11:36 ACCOUNT RECEIVABLES SO, 301 N CLINTON AVE, SAINT JOHNS, MI 48879-2513  
22335699 EDI: CAPITALONE.COM Dec 04 2013 22:23:00 Cap One, Po Box 85520, Richmond, VA 23285  
22335702 +EDI: CONVERGENT.COM Dec 04 2013 22:23:00 CONVERGENT OUTSOURCING, 800 SW 39TH ST, RENTON, WA 98057-4975  
22335700 +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM Dec 04 2013 22:12:34 Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864  
22335703 +E-mail/Text: electronicbkydocs@nelnet.net Dec 04 2013 22:11:54 Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904  
22335707 EDI: HFC.COM Dec 04 2013 22:23:00 Hsbc, P.O. Box 5207, CAROL STREAM, IL 60197-5207  
22335708 +EDI: CBSKOHLS.COM Dec 04 2013 22:23:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
22335710 +E-mail/Text: bgitchell@memorialhealthcare.org Dec 04 2013 22:11:28 MEMORIAL HEALTHCARE, PO BOX 456, Owosso, MI 48867-0456  
22335712 +EDI: MID8.COM Dec 04 2013 22:23:00 MIDLAND FUNDING, 8875 AERO DR STE 200, SAN DIEGO, CA 92123-2255  
22335714 +EDI: PRA.COM Dec 04 2013 22:23:00 PORTFOLIO RECVRY&AFFIL, 120 CORPORATE BLVD STE 1, NORFOLK, VA 23502-4962  
22335718 EDI: NEXTEL.COM Dec 04 2013 22:23:00 Sprint/Nextel, P.O. Box 219554, Kansas City, MO 64121-9554  
22335717 +EDI: CITICORP.COM Dec 04 2013 22:23:00 Shell/citi, Po Box 6497, Sioux Falls, SD 57117-6497  
22335721 +E-mail/Text: BKRMailOps@weltman.com Dec 04 2013 22:11:57 Weltman Weinberg & Reis Co., 2155 Butterfield Dr Suite 200, Troy, MI 48084-3463

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

22335709 Lhr,inc.  
22335719 ##TRI-County Emergency Phy, 1031 E. Saginaw, LANSING, MI 48906-5519

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 06, 2013

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0645-4

User: ktrio  
Form ID: b18

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Dec 04, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2013 at the address(es) listed below:

Curtis L. Zaleski on behalf of Debtor Cheryl L Silvers curtis@azlaw.us  
Samuel D. Sweet ssweet@trusteesweet.us, jwill@trusteesweet.us;ss125@trustesolutions.net  
TOTAL: 2